

American Arbitration Association

April Doreen Tobias

(Claimant),

Vs.

North American Title Loans dba LoanMax (Respondent).

Case Number: 01-20-0000-2584

Final Award

I, Bruce Deerson, THE UNDERSIGNED ARBITRATOR, having been designated in accordance with the arbitration agreement entered into by the above-named parties, and having been duly sworn, and oral hearings having been held, wherein Claimant was represented by James Faucher, Esq., and Respondent having been represented by Nana Asante-Smith, Esq., and having fully reviewed and considered the written documents submitted to me by the parties, do hereby issue this Final Award, as follows:

I issued an interim Award in this matter on May 23, 2021. The Award was not finalized at that time, in order to allow the parties a period within which to consider the appropriateness of pre-Judgment interest. Respondent has decided not to seek such relief. Accordingly, the following represents the Final Award in this matter:

Ms. Tobias is obligated to pay to NAT \$12,845.75 as provided in the loan agreement. If Ms. Tobias fails to make such payment within 30 days of this Final Award, NAT will have the right to repossess and sell Ms. Tobias' vehicle and, if necessary, to recover from Ms. Tobias any amount still outstanding from the Final Award, after applying the proceeds of the sale of her vehicle to the loan

balance.

The administrative fees of the American Arbitration Association (AAA) totaling \$2,495.00, and the compensation of the arbitrator totaling \$2,500.00, shall be borne as incurred.

This Final Award is in full settlement of all claims submitted in this arbitration.

June 8, 2021

Date

A handwritten signature in black ink, appearing to read "Bruce", followed by a long horizontal flourish.

Bruce Deerson, Arbitrator